

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-17461-MEH
Chapter: 13
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joanna L Garrison
13 Santa Clara Trail
Browns Mills, NJ 08015

Social Security No.:

xxx-xx-3650

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 5/7/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: May 7, 2025

JAN: mmf

Jeanne Naughton
Clerk

In re:
Joanna L Garrison
Debtor

Case No. 22-17461-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 07, 2025

User: admin
Form ID: 148

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2025:

Recip ID	Recipient Name and Address
db	+ Joanna L Garrison, 13 Santa Clara Trail, Browns Mills, NJ 08015-6621
519710026	JCP&L, 880 Pinewald Keswick Rd, Manchester Township, NJ 08759
519710027	+ Pemberton Township Municipal Utility Aut, 500 Pemberton-Browns Mills Road, Pemberton, NJ 08068-1545
519910803	+ Pemberton Township Sewer Division, 500 Pemberton-Browns Mills Rd, Pemberton, NJ 08068-1545
519910817	+ Pemberton Township Solid Waste Department, 500 Pemberton-Browns Mills Rd, Browns Mills, NJ 08068-1539
519910799	+ Pemberton Township Water Department, 500 Pemberton-Browns Mills Rd, Browns Mills, NJ 08068-1545
519710030	Statebridge, PO Box 173313, Denver, CO 80217-3313
519710013	Warren S. Jones, Jr., Esquire, 1 Trinity Lane, Mount Holly, NJ 08060-1747

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 07 2025 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 07 2025 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519710014	+ EDI: BANKAMER	May 08 2025 00:36:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519710015	+ EDI: BANKAMER	May 08 2025 00:36:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
519710016	+ EDI: CAPITALONE.COM	May 08 2025 00:36:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519710017	+ EDI: CAPITALONE.COM	May 08 2025 00:36:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519710018	+ EDI: WFNNB.COM	May 08 2025 00:36:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519710019	+ EDI: WFNNB.COM	May 08 2025 00:36:00	Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
519710020	+ EDI: WFNNB.COM	May 08 2025 00:36:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519710021	+ EDI: WFNNB.COM	May 08 2025 00:36:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
519710023	+ Email/Text: bankruptcy@credencerm.com	May 07 2025 20:45:00	Credence Resource Management, LLC, 4222 Trinity Mills Suite 260, Dallas, TX 75287-7666
519710022	+ Email/Text: bankruptcy@credencerm.com	May 07 2025 20:45:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
519710024	+ Email/Text: Atlanticus@ebn.phinsolutions.com		

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		May 07 2025 20:44:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
519710025	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		May 07 2025 20:44:00	Fortiva, Pob 105555, Atlanta, GA 30348-5555
519763800	+ Email/Text: BankruptcyEast@firstenergycorp.com		
		May 07 2025 20:44:00	Jersey Central Power & Light, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel, NJ 07733-1976
519780112	+ Email/Text: mtgbk@shellpointmtg.com		
		May 07 2025 20:44:00	MTGLQ Investors, L.P., PO Box 10826, Greenville, SC 29603-0826
519780284	EDI: PRA.COM		
		May 08 2025 00:36:00	Portfolio Recovery Associates, LLC, c/o Power Home Remodeling Group, POB 41067, Norfolk VA 23541
519732859	EDI: Q3G.COM		
		May 08 2025 00:36:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519710029	+ Email/Text: mtgbk@shellpointmtg.com		
		May 07 2025 20:44:00	Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, SC 29601-2165
519710028	+ Email/Text: mtgbk@shellpointmtg.com		
		May 07 2025 20:44:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
519770953	^ MEBN		
		May 07 2025 20:38:39	Statebridge Company, LLC, 6061 S. Willow Dr. Suite 300, Greenwood Village, CO 80111-5151
519710031	+ EDI: SYNC		
		May 08 2025 00:36:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519710032	+ EDI: SYNC		
		May 08 2025 00:36:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	

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on behalf of Creditor BCMB1 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Jamar Benjamin

on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing as servicer for MTGLQ Investors L.P.
jbenjamin@pincuslaw.com, brausch@pincuslaw.com

Joshua I. Goldman

on behalf of Creditor MTGLQ Investors L.P. josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren S. Jones, Jr.

on behalf of Debtor Joanna L Garrison email@warrensjones.com r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 7